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Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS	<u> </u>	
Case number (if known)	Chapter you are filing under:	
	☐ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	■ Chapter 13	Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture identification (for example, your driver's license or passport).	Sharlene First name C. Middle name	First name Middle name
	Bring your picture identification to your meeting with the trustee.	Johnson Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years		
	Include your married or maiden names.		
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-9004	

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Debtor 1 Sharlene C. Johnson

Case number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):				
4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names		■ I have not used any business name or EINs.	☐ I have not used any business name or EINs. Business name(s)				
		Business name(s)					
		EINs	EINs				
5.	Where you live	105 Canterbury Lane # 145	If Debtor 2 lives at a different address:				
		Bolingbrook, IL 60440 Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code				
		DuPage					
		County	County				
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.				
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code				
6.	Why you are choosing this district to file for	Check one:	Check one:				
	bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	 Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. 				
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)				

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Debtor 1 Sharlene C. Johnson

Case number (if known)

7.	The chapter of the Bankruptcy Code you are	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.								
	choosing to file under	☐ Cha	pter 7							
		☐ Cha	pter 11							
		☐ Cha	pter 12							
		■ Cha	pter 13							
8.	How you will pay the fee	al oı	oout how yo	ou may pay. Typically, if you attorney is submitting your	ntire fee when I file my petition. Please check with the clerk's office in your local court for more details may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money corney is submitting your payment on your behalf, your attorney may pay with a credit card or check with dress.					
			need to pay the fee in installments. If you choose this option, sign and attach the the Filing Fee in Installments (Official Form 103A).					Application for Individuals to Pay		
		☐ I i bi	request that ut is not req at applies to	nt my fee be waived (You n uired to, waive your fee, an	nay request d may do sa are unable t	o only if your inco	me is less than 150% nstallments). If you cho	oose this option, you must fill		
						(2		,		
9.	Have you filed for bankruptcy within the last 8 years?	□ No. ■ Yes.								
	•			Northern District						
			District	Illinois	When	3/13/13	Case number	13-09931		
			District	-	When		Case number			
			District		When		Case number			
10.	Are any bankruptcy cases pending or being	■ No								
	filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	☐ Yes.								
			Debtor				Relationship to y	you		
			District		When		Case number, if	known		
			Debtor				Relationship to y	you		
			District		When		Case number, if	known		
11.	Do you rent your residence?	■ No.	Go to I	ine 12.						
	residence:	☐ Yes.	Has yo	our landlord obtained an evid	ction judgm	ent against you a	nd do you want to stay	y in your residence?		
				No. Go to line 12.						
				Yes. Fill out <i>Initial Stateme</i> bankruptcy petition.	ent About a	n Eviction Judgm	<i>ent Against You</i> (Form	101A) and file it with this		

Debtor 1 Sharlene C. Johnson Document Page 4 of 71 Case number (if known)

Part	Report About Any Bu	sinesses `	You Own	as a Sole Proprie	tor	
12.	Are you a sole proprietor of any full- or part-time business?	■ No.	Go to	Part 4.		
		☐ Yes.	Name	and location of bus	siness	
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.		Name			
	If you have more than one sole proprietorship, use a separate sheet and attach		Numb	per, Street, City, Sta	te & ZIP Code	
	it to this petition.		Chec	k the appropriate bo	x to describe your business:	
				Health Care Busin	ness (as defined in 11 U.S.C. § 101(27A))	
				Single Asset Real	Estate (as defined in 11 U.S.C. § 101(51B))	
				Stockbroker (as d	efined in 11 U.S.C. § 101(53A))	
				Commodity Broke	er (as defined in 11 U.S.C. § 101(6))	
				None of the above	e	
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?	deadlines operation in 11 U.S	are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate lines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of ations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure U.S.C. 1116(1)(B).			
	For a definition of small	■ No.	ı am r	not filing under Char	oter 11.	
	business debtor, see 11 U.S.C. § 101(51D).	□ No.	I am f Code		11, but I am NOT a small business debtor according to the definition in the Bankruptcy	
		☐ Yes.	I am f	iling under Chapter	11 and I am a small business debtor according to the definition in the Bankruptcy Code.	
Pari	4: Report if You Own or	Have Any	Hazardo	ous Property or An	y Property That Needs Immediate Attention	
	Do you own or have any				,	
	property that poses or is alleged to pose a threat of imminent and identifiable hazard to	■ No. □ Yes.	What is	the hazard?		
	public health or safety? Or do you own any property that needs immediate attention?			diate attention is why is it needed?		
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where is	s the property?	Number Street City State & Zin Code	
					Number, Street, City, State & Zip Code	

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Debtor 1 Sharlene C. Johnson

Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

□ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Page 6 of 71 Document Case number (if known) Debtor 1 Sharlene C. Johnson Part 6: **Answer These Questions for Reporting Purposes** Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an 16. What kind of debts do 16a. you have? individual primarily for a personal, family, or household purpose." ☐ No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ☐ No. Go to line 16c. ☐ Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts 17. Are you filing under I am not filing under Chapter 7. Go to line 18. ■ No. Chapter 7? Do you estimate that I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative ☐ Yes. after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses ☐ No are paid that funds will ☐ Yes be available for distribution to unsecured creditors? 18. How many Creditors do □ 25,001-50,000 1-49 **1**,000-5,000 you estimate that you **5001-10,000 5**0,001-100,000 50-99 owe? **1**0,001-25,000 ☐ More than 100,000 **1**00-199 □ 200-999 19. How much do you □ \$500,000,001 - \$1 billion □ \$1,000,001 - \$10 million **\$0 - \$50,000** estimate your assets to □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion □ \$50,001 - \$100,000 be worth? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion □ \$100,001 - \$500,000 □ \$100,000,001 - \$500 million ■ More than \$50 billion □ \$500,001 - \$1 million How much do you □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion □ \$0 - \$50,000 estimate your liabilities \$50,001 - \$100,000 □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion to be? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion **\$100,001 - \$500,000** □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500,001 - \$1 million Sign Below Part 7: I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. For you If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Sharlene C. Johnson

Sharlene C. Johnson Signature of Debtor 1

July 17, 2017

MM / DD / YYYY

Executed on

Signature of Debtor 2

MM / DD / YYYY

Executed on

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Debtor 1 Sharlene C. Johnson Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Thomas W. Toolis		Date	July 17, 2017	
Signature of Attorney for D	ebtor	_	MM / DD / YYYY	
Thomas W. Toolis				
Printed name				
Frankfort Law Group Firm name				
10075 West Lincoln H	ighway			
Frankfort, IL 60423				
Number, Street, City, State & ZIP C	ode			
Contact phone 708-349-93	333	Email address	twt@jtlawllc.com	
6270743				
Bar number & State				

Document Page 8 of 71 Fill in this information to identify your case: Debtor 1 Sharlene C. Johnson Middle Name Last Name First Name Debtor 2 (Spouse if, filing) First Name Middle Name Last Name NORTHERN DISTRICT OF ILLINOIS United States Bankruptcy Court for the: Case number

☐ Check if this is an amended filing

Official Form 106Sum

(if known)

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Par	t 1: Summarize Your Assets		
		Your as	ssets If what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	21,200.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	21,200.00
Par	t 2: Summarize Your Liabilities		
			abilities t you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	30,727.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	9,049.72
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	18,051.23
	Your total liabilities	\$	57,827.95
Par	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	3,427.96
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	2,593.00
Par	4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ur other sc	chedules.
7.	Yes What kind of debt do you have?		
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for	a personal	, family, or

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

the court with your other schedules.

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Debtor 1 Sharlene C. Johnson

8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.	\$_	

4,758.77

Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

From Part 4 on <i>Schedule E/F</i> , copy the following:	To	tal claim
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	9,049.72
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	9,049.72

Case 17-21177 Doc 1 Filed 07/17/17 Entered 07/17/17 11:38:56 Desc Main Page 10 of 71 Document Fill in this information to identify your case and this filing: Debtor 1 Sharlene C. Johnson Middle Name First Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number ☐ Check if this is an amended filing Official Form 106A/B Schedule A/B: Property 12/15 In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In 1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property? No. Go to Part 2. ☐ Yes. Where is the property? Part 2: Describe Your Vehicles Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases. 3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles ☐ No Yes Do not deduct secured claims or exemptions. Put Chevrolet Who has an interest in the property? Check one Make: the amount of any secured claims on Schedule D: **Impala** Model: Debtor 1 only Creditors Who Have Claims Secured by Property. 2015 Year: Debtor 2 only Current value of the Current value of the Approximate mileage: 30,000 Debtor 1 and Debtor 2 only entire property? portion you own? Other information: ☐ At least one of the debtors and another /Kelley Blue Book \$18,000.00 \$18,000.00 ☐ Check if this is community property (see instructions) 4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories ■ No ☐ Yes

5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here......>>

\$18,000.00

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own? Do not deduct secured claims or exemptions.

6. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

□ No

Official Form 106A/B Schedule A/B: Property page 1

Case 17-21177 Doc 1 Filed 07/17/17 Entered 07/17/17 11:38:56 Desc Main Document Page 11 of 71 Debtor 1 Case number (if known) Sharlene C. Johnson Yes. Describe..... Miscellaneous Household \$500.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games ☐ No Yes. Describe..... \$200.00 Miscellaneous Electronics 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles ■ No ☐ Yes. Describe..... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments ■ No ☐ Yes. Describe..... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment No ☐ Yes. Describe..... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories ☐ No Yes. Describe..... \$350.00 **Everyday Apparel** 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver □ No Yes. Describe..... Miscellaneous Jewelry \$500.00 13. Non-farm animals Examples: Dogs, cats, birds, horses ■ No ☐ Yes. Describe..... 14. Any other personal and household items you did not already list, including any health aids you did not list ■ No ☐ Yes. Give specific information..... Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1.550.00 for Part 3. Write that number here

Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own?

Do not deduct secured

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					ciairiis or exemptions.
16	. Cash Examples: Money you ☐ No	have in y	our wallet, in your h	ome, in a safe deposit box, and on hand when you file yo	our petition
	Yes				
				Cash	\$700.00
_					
17				counts; certificates of deposit; shares in credit unions, brows with the same institution, list each.	okerage houses, and other similar
	□ No				
	■ Yes			Institution name:	
		17.1.	Checking	TCF Bank - overdrawn (\$79.00)	\$0.00
	■ No □ Yes Non-publicly traded st	investm	ent accounts with bi	rokerage firms, money market accounts rname: porated and unincorporated businesses, including ar	n interest in an LLC, partnership,
	and joint venture				
	No		all and the are		
	☐ Yes. Give specific inf		n about them me of entity:		0.
		1144	ino or onary.	70 of ownershi	2.
20	Negotiable instruments	include ents are ormation	personal checks, ca those you cannot tr	otiable and non-negotiable instruments shiers' checks, promissory notes, and money orders. ansfer to someone by signing or delivering them.	
21	'			403(b), thrift savings accounts, or other pension or profit	-sharing plans
	No	t conoro	toly		
	☐ Yes. List each accour		of account:	Institution name:	
22		d deposi	ts you have made s	o that you may continue service or use from a company public utilities (electric, gas, water), telecommunications	s companies, or others
	■ Yes			Institution name or individual:	
		Rent	:	Landlord	\$950.00
			•		
23	■ No	·	edic payment of mon	ney to you, either for life or for a number of years)	
24	26 U.S.C. §§ 530(b)(1),			qualified ABLE program, or under a qualified state tu	ition program.
	■ No □ Yes In	stitution	name and description	on. Separately file the records of any interests.11 U.S.C.	§ 521(c):
25	•	ture inte	erests in property (other than anything listed in line 1), and rights or pov	vers exercisable for your benefit
	■ No □ Yes. Give specific inf	ormation	ahout them		
	- res. Oive specific ini	omatioi	i about tiiciii		

Case 17-21177 Doc 1 Filed 07/17/17 Entered 07/17/17 11:38:56 Desc Main Page 13 of 71 Document Case number (if known) Debtor 1 Sharlene C. Johnson 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements No ☐ Yes. Give specific information about them... 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses ☐ Yes. Give specific information about them... Money or property owed to you? Current value of the portion you own? Do not deduct secured claims or exemptions. 28. Tax refunds owed to you ■ No ☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years...... 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement ■ No ☐ Yes. Give specific information...... 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else No ☐ Yes. Give specific information.. 31. Interests in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance ☐ Yes. Name the insurance company of each policy and list its value. Company name: Beneficiary: Surrender or refund value: 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. ■ No ☐ Yes. Give specific information... 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue

■ No

☐ Yes. Describe each claim.......

34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims

■ No

☐ Yes. Describe each claim.......

35. Any financial assets you did not already list

■ No

☐ Yes. Give specific information..

Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....

\$1.650.00

Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

Case 17-21177 Filed 07/17/17 Entered 07/17/17 11:38:56 Document Page 14 of 71 Case number (if known) Debtor 1 Sharlene C. Johnson 37. Do you own or have any legal or equitable interest in any business-related property? No. Go to Part 6. ☐ Yes. Go to line 38. Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Go to Part 7. ☐ Yes. Go to line 47. Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership ■ No ☐ Yes. Give specific information....... 54. Add the dollar value of all of your entries from Part 7. Write that number here \$0.00 Part 8: List the Totals of Each Part of this Form 55. Part 1: Total real estate, line 2 \$0.00 Part 2: Total vehicles, line 5 \$18,000.00 57. Part 3: Total personal and household items, line 15 \$1,550.00 58. Part 4: Total financial assets, line 36 \$1,650.00 Part 5: Total business-related property, line 45 59. \$0.00 60. Part 6: Total farm- and fishing-related property, line 52 \$0.00 Part 7: Total other property not listed, line 54 \$0.00 61. Total personal property. Add lines 56 through 61... \$21,200.00 Copy personal property total \$21,200.00

Doc 1

Official Form 106A/B Schedule A/B: Property page 5

63. Total of all property on Schedule A/B. Add line 55 + line 62

\$21,200.00

Desc Main

		Docume	nt Page 15 of /1		
Fill in this infor	mation to identify your	case:			
Debtor 1	Sharlene C. John	son			
	First Name	Middle Name	Last Name	_	
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number					
(if known)					Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
 - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
 - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Schedule A/B that lists this property	portion you own	Amount of the exemption you claim		Specific laws that allow exemption	
Copy the value from <i>Cl</i> Schedule A/B		Che	eck only one box for each exemption.		
Miscellaneous Household Line from Schedule A/B: 6.1	\$500.00		\$500.00	735 ILCS 5/12-1001(b)	
Line Holli Schedule A.B. G. I			100% of fair market value, up to any applicable statutory limit		
Miscellaneous Electronics Line from Schedule A/B: 7.1	\$200.00		\$200.00	735 ILCS 5/12-1001(b)	
Line from Schedule A/B. 1.1			100% of fair market value, up to any applicable statutory limit		
Everyday Apparel Line from Schedule A/B: 11.1	\$350.00		\$350.00	735 ILCS 5/12-1001(a)	
Ellie Holli Genedale A/D.			100% of fair market value, up to any applicable statutory limit		
Miscellaneous Jewelry Line from Schedule A/B: 12.1	\$500.00		\$500.00	735 ILCS 5/12-1001(b)	
Line from Scriedule AVB: 12.1			100% of fair market value, up to any applicable statutory limit		
Cash Line from Schedule A/B: 16.1	\$700.00		\$700.00	735 ILCS 5/12-1001(b)	
LINE HOLL SCHEUULE AVD. 19.1			100% of fair market value, up to any applicable statutory limit		

Case 17-21177 Doc 1 Filed 07/17/17 Entered 07/17/17 11:38:56 Desc Main Document Page 16 of 71 Sharlene C. Johnson Case number (if known) Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption. Schedule A/B **Rent: Landlord** 735 ILCS 5/12-901 \$950.00 \$950.00 Line from Schedule A/B: 22.1 100% of fair market value, up to any applicable statutory limit 3. Are you claiming a homestead exemption of more than \$160,375? (Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

No

Yes

Case	17-21177	Doc 1 Filed 07/17/17 Document	Entere Page 1	ea 07/17/17 11: 7 of 71	38:56 Desc N	iain
Fill in this informat	ion to identify you		1 4400 1	7 01 7 1		
	Sharlene C. Joh	I nson Middle Name	Last Name			
Debtor 2	First Name	Middle Name	Last Name			
United States Bankru	uptcy Court for the	NORTHERN DISTRICT OF ILI	LINOIS			
Case number(if known)						if this is an ded filing
Official Form 1	06D					
Schedule D	: Creditors	Who Have Claims	Secure	d by Propert	y	12/15
		two married people are filing togethe number the entries, and attach it to the				
1. Do any creditors hav	e claims secured by	your property?				
□ No. Check thi	s box and submit t	his form to the court with your othe	r schedules.	You have nothing else	to report on this form.	
Yes. Fill in all	of the information	below.				
Part 1: List All Se	ecured Claims					
each claim. If more than	n one creditor has a p	nore than one secured claim, list the crec articular claim, list the other creditors in le er according to the creditor's name.			Column B Value of collateral that supports this claim	Column C Unsecured portion If any
2.1 Ally Financia	al	Describe the property that secures t	he claim:	\$30,727.00	\$18,000.00	\$0.00
Creditor's Name		2015 Chevrolet Impala 30,00 /Kelley Blue Book	00 miles			
200 Renaissa Detroit, MI 48		As of the date you file, the claim is: apply. Contingent	Check all that			
Number, Street, City	, State & Zip Code	☐ Unliquidated ☐ Disputed				
Who owes the debt?	Check one.	Nature of lien. Check all that apply.				
■ Debtor 1 only ■ Debtor 2 only		An agreement you made (such as recar loan)	mortgage or se	cured		
Debtor 1 and Debtor		Statutory lien (such as tax lien, med	chanic's lien)			
☐ At least one of the debtors and another ☐ Judgment lien from a lawsuit ☐						
Check if this claim community debt	relates to a	Other (including a right to offset)	Auto Loar	1		
	Opened 10/15 Last					
Date debt was incurred	Active	Last 4 digits of account numl	oer 3633			

\$30,727.00 Add the dollar value of your entries in Column A on this page. Write that number here: If this is the last page of your form, add the dollar value totals from all pages. \$30,727.00 Write that number here:

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

Filed 07/17/17 Case 17-21177 Doc 1 Entered 07/17/17 11:38:56 Desc Main Page 18 of 71 Document Fill in this information to identify your case: Debtor 1 Sharlene C. Johnson Middle Name Last Name First Name Debtor 2 (Spouse if, filing) First Name Middle Name Last Name NORTHERN DISTRICT OF ILLINOIS United States Bankruptcy Court for the: Case number (if known) ☐ Check if this is an amended filing Official Form 106E/F Schedule E/F: Creditors Who Have Unsecured Claims Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On the top of any additional pages, write your name and case number (if known). Part 1: List All of Your PRIORITY Unsecured Claims 1. Do any creditors have priority unsecured claims against you? No. Go to Part 2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. (For an explanation of each type of claim, see the instructions for this form in the instruction booklet.) Total claim Priority Nonpriority amount amount 2.1 INTERNAL REVENUE SERVICE 9004 \$9,049.72 \$0.00 Last 4 digits of account number \$9,049.72 Priority Creditor's Name PO Box 7346 When was the debt incurred? 2014 Philadelphia, PA 19101-7346 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. □ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed Type of PRIORITY unsecured claim: Debtor 1 and Debtor 2 only ☐ Domestic support obligations At least one of the debtors and another Taxes and certain other debts you owe the government ☐ Check if this claim is for a community debt ☐ Claims for death or personal injury while you were intoxicated Is the claim subject to offset? ■ No ☐ Other. Specify ☐ Yes **Income Tax** Part 2: List All of Your NONPRIORITY Unsecured Claims

- Do any creditors have nonpriority unsecured claims against you?
 - ☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules.
 - Yes.
- List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

Total claim

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4.1	Abri Credit Union	Last 4 digits of account number	0001	\$0.00
	Nonpriority Creditor's Name 1350 W Renwick Rd Romeoville, IL 60446	When was the debt incurred?	Opened 08/08 Last Active 1/04/13	-
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	■ Debtor 1 only	_		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecured	l claim:	
	☐ At least one of the debtors and another	Student loans	i Ciaiiii.	
	☐ Check if this claim is for a community debt		ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Automobile	9	-
4.2	Alliant Credit Union	Last 4 digits of account number	0003	\$0.00
	Nonpriority Creditor's Name Attn: Collection Dept Po Box 66945 Chicago, IL 60666	When was the debt incurred?	Opened 11/11 Last Active 2/27/12	
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	■ Debtor 1 only	☐ Unliquidated		
	☐ Debtor 2 only	_ '		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecured	l alaim.	
	☐ At least one of the debtors and another	Student loans	i Ciaiiii.	
	☐ Check if this claim is for a community debt		and the second s	
	Is the claim subject to offset?	report as priority claims	ration agreement or divorce that you did not	
	■ No	☐ Debts to pension or profit-sharin		
	Yes	Other. Specify Unsecured		-
4.3	Alliant Credit Union	Last 4 digits of account number	0002	\$0.00
	Nonpriority Creditor's Name Attn: Collection Dept Po Box 66945	When was the debt incurred?	Opened 07/06 Last Active 3/31/13	
	Chicago, IL 60666 Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.	_	,	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	Unliquidated		
	Debtor 1 and Debtor 2 only	Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim: ☐ Student loans		
	☐ Check if this claim is for a community debt			
	Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	No	Debts to pension or profit-sharin	g plans, and other similar debts	
			• •	
	Yes	Other. Specify Automobile	5	-

Document Page 20 of 71 Debtor 1 Sharlene C. Johnson Case number (if know) 4.4 **Americash Loans** Last 4 digits of account number 4024 \$1,326.94 Nonpriority Creditor's Name **PO Box 184** When was the debt incurred? 08/2015 Des Plaines, IL 60016 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Payday Loan ☐ Yes 4.5 AmeriCredit/GM Financial \$0.00 Last 4 digits of account number 4379 Nonpriority Creditor's Name Opened 08/13 Last Active Po Box 183853 When was the debt incurred? 10/15/15 Arlington, TX 76096 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Automobile ☐ Yes 4.6 **Arnold Scott Harris** Last 4 digits of account number 1242 \$247.00 Nonpriority Creditor's Name Attorney At Law When was the debt incurred? 2012 111 W. Jackson Boulevard, Ste. 600 Chicago, IL 60604-4134 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not

■ No

☐ Yes

report as priority claims

□ Debts to pension or profit-sharing plans, and other similar debts
■ Other. Specify Collection/Dupage County Court

Is the claim subject to offset?

Document Page 21 of 71 Debtor 1 Sharlene C. Johnson Case number (if know) 4.7 Athletico LTD Last 4 digits of account number 7187 \$651.00 Nonpriority Creditor's Name 709 Enterprise Dr. When was the debt incurred? **Various** Oak Brook, IL 60523 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Medical Other. Specify 4.8 **BANK OF AMERICA** 0448 \$528.81 Last 4 digits of account number Nonpriority Creditor's Name PO Box 15284 When was the debt incurred? 01/2017 Wilmington, DE 19850-5168 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. □ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Overdraft 4.9 **Capital One** Last 4 digits of account number 3763 \$2,318.00 Nonpriority Creditor's Name Attn: Bankruptcy Opened 07/13 Last Active When was the debt incurred? Po Box 30253 4/04/17 Salt Lake City, UT 84130 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. □ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed ☐ Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not

 $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts

■ No

☐ Yes

report as priority claims

■ Other. Specify Credit Card

☐ Check if this claim is for a community debt

Is the claim subject to offset?

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Debtor 1 Sharlene C. Johnson Case number (if know) 4.10 Capital One Last 4 digits of account number \$2,049.00 1318 Nonpriority Creditor's Name Attn: Bankruptcy Opened 10/15 Last Active When was the debt incurred? Po Box 30253 4/12/17 Salt Lake City, UT 84130 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Credit Card ☐ Yes 4.11 Last 4 digits of account number \$0.00 **Capital One** 5343 Nonpriority Creditor's Name Attn: Bankruptcy Opened 06/10 Last Active Po Box 30253 When was the debt incurred? 10/18/11 Salt Lake City, UT 84130 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Credit Card 4.12 **Capital One** Last 4 digits of account number 5085 \$0.00 Nonpriority Creditor's Name Attn: Bankruptcy Opened 02/06 Last Active Po Box 30253 When was the debt incurred? 10/18/11 Salt Lake City, UT 84130 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. □ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Credit Card ☐ Yes

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Case number (if know)

Debio	Shariene C. Johnson		Case Humber (ii know)		
4.13	Check Systems, Inc.	Last 4 digits of account number		\$0.00	
	Nonpriority Creditor's Name Attn: Customer Relations 7805 Hudson Road, Ste 100 Woodbury, MN 55125	When was the debt incurred?			
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply		
	Who incurred the debt? Check one.	☐ Contingent			
	Debtor 1 only	☐ Unliquidated			
	Debtor 2 only	☐ Disputed			
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	l claim:		
	At least one of the debtors and another	☐ Student loans			
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not		
	■ No	Debts to pension or profit-sharing			
	Yes	Other. Specify Notice Only	<u>/</u>		
4.14	Citibank	Last 4 digits of account number	1188	\$0.00	
	Nonpriority Creditor's Name Centralized Bk/Citicorp Credit Srvs Po Box 790040 St Louis, MO 63179	When was the debt incurred?	Opened 11/01/07 Last Active 11/18/08		
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply		
	Who incurred the debt? Check one.	☐ Contingent			
	■ Debtor 1 only	☐ Unliquidated			
	Debtor 2 only	☐ Disputed			
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	l claim:		
	☐ At least one of the debtors and another	☐ Student loans			
	☐ Check if this claim is for a community debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not		
	■ No	Debts to pension or profit-sharing			
	Yes	Other. Specify Check Cree			
4.15	Citibankna	Last 4 digits of account number	6887	\$0.00	
	Nonpriority Creditor's Name Citicorp Cr Srvs/Centralized Bankruptcy Po Box 790040	When was the debt incurred?	Opened 11/07 Last Active 2/22/08		
	S Louis, MO 63129 Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply		
	Who incurred the debt? Check one.	☐ Contingent			
	Debtor 1 only	☐ Unliquidated			
	Debtor 2 only	☐ Disputed			
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	l claim:		
	☐ At least one of the debtors and another	☐ Student loans			
	☐ Check if this claim is for a community debt Is the claim subject to offset?	\square Obligations arising out of a separation agreement or divorce that you did not report as priority claims			
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts			
	☐ Yes	■ Other. Specify Unsecured			

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Debtor 1 Sharlene C. Johnson Case number (if know) 4.16 City of Chicago Dept. of Finance Last 4 digits of account number 6730 \$280.00 Nonpriority Creditor's Name 121 N. LaSalle When was the debt incurred? **Various** 7th Floor Chicago, IL 60602 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Traffic Violations ☐ Yes 4.17 City of Chicago Dept. of Revenue Last 4 digits of account number \$1,024.80 Nonpriority Creditor's Name 121 N. LaSalle Street When was the debt incurred? Chicago, IL 60602 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims lacksquare Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Tickets ☐ Yes 4.18 Comenity Bank/nwyrk&co Last 4 digits of account number 1600 \$546.00 Nonpriority Creditor's Name Opened 11/13 Last Active 220 W Schrock Rd When was the debt incurred? 3/16/17 Westerville, OH 43081 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No

☐ Yes

■ Other. Specify Charge Account

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Debtor 1 Sharlene C. Johnson Case number (if know) 4.19 Comenity Bank/Victoria Secret Last 4 digits of account number 7580 \$944.00 Nonpriority Creditor's Name Attn: Bankruptcy Opened 12/13 Last Active When was the debt incurred? Po Box 182125 3/16/17 Columbus, OH 43218 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. □ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Charge Account ☐ Yes 4.20 Last 4 digits of account number \$0.00 Easypay/dvra K161 Nonpriority Creditor's Name Opened 3/08/10 Last Active 2701 Loker Av West When was the debt incurred? 2/07/11 Carlsbad, CA 92008 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Installment Sales Contract ☐ Yes 4.21 **Equifax Information Services, LLC** Last 4 digits of account number \$0.00 Nonpriority Creditor's Name When was the debt incurred? P.O. Box 740256 Atlanta, GA 30374-0256 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No

☐ Yes

■ Other. Specify Notice Only

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Debtor 1 Sharlene C. Johnson Case number (if know) 4.22 **Experian** Last 4 digits of account number \$0.00 Nonpriority Creditor's Name P.O. Box 9701 When was the debt incurred? Allen, TX 75013-9701 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes **Notice Only** Other. Specify 4.23 **Fingerhut** Last 4 digits of account number 5824 \$0.00 Nonpriority Creditor's Name Opened 3/14/09 Last Active 6250 Ridgewood Rd When was the debt incurred? 6/01/12 St Cloud, MN 56303 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. □ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts No ■ Other. Specify Charge Account ☐ Yes 4.24 Grant & Weber, Inc. Last 4 digits of account number 0910 \$116.44 Nonpriority Creditor's Name 5586 S. Fort Apache Rd. When was the debt incurred? **Various** Suite 110 Las Vegas, NV 89148 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Collection/Northwestern Medical Group ☐ Yes

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Debtor 1 Sharlene C. Johnson Case number (if know) 4.25 **Great American Finance** Last 4 digits of account number 2567 \$0.00 Nonpriority Creditor's Name Attn: Bankruptcy Opened 03/10 Last Active 20 N Wacker Dr. Suite 2275 When was the debt incurred? 4/12/11 Chicago, IL 60606 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. □ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Household Goods ☐ Yes 4.26 **Great American Finance** Last 4 digits of account number \$0.00 2911 Nonpriority Creditor's Name Attn: Bankruptcy Opened 06/09 Last Active 20 N Wacker Dr. Suite 2275 When was the debt incurred? 1/07/11 Chicago, IL 60606 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. □ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes **Household Goods** Other, Specify 4.27 **Green Trust Cash** Last 4 digits of account number 8912 \$647.00 Nonpriority Creditor's Name P.O. Box 340 When was the debt incurred? **Various** Havs. MT 59527 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No

☐ Yes

Other. Specify

Payday Loan

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Debtor 1 Sharlene C. Johnson Case number (if know) 4.28 HARRIS & HARRIS, LTD. Last 4 digits of account number 9389 \$451.81 Nonpriority Creditor's Name 111 W. Jackson Boulevard When was the debt incurred? 2015 Suite 400 Chicago, IL 60604 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Collection/Northwestern Medicine ☐ Yes 4.29 HARRIS & HARRIS, LTD. Last 4 digits of account number \$96.41 5812 Nonpriority Creditor's Name 111 W. Jackson Boulevard When was the debt incurred? 2015 Suite 400 Chicago, IL 60604 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. □ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other, Specify Collection/Northwestern Medicine 4.30 HARRIS & HARRIS, LTD. Last 4 digits of account number 0527 \$398.00 Nonpriority Creditor's Name 111 W. Jackson Boulevard When was the debt incurred? 2014 Suite 400 Chicago, IL 60604 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. □ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No Collection/Northwestern Memorial ☐ Yes Other. Specify **Physicians Group**

Debtor 1 Sharlene C. Johnson

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Case number (if know)

4.31	Hsbc Bank Usa, Na	Last 4 digits of account number	7848	\$0.00	
	Nonpriority Creditor's Name Po Box 2013 Buffalo, NY 14240	When was the debt incurred?	Opened 11/23/09 Last Active 05/10	-	
	Number Street City State Zlp Code	As of the date you file, the claim i	As of the date you file, the claim is: Check all that apply		
	Who incurred the debt? Check one.	☐ Contingent			
	Debtor 1 only				
	☐ Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecured	l claim:		
	☐ At least one of the debtors and another	Student loans	i Claiii.		
	☐ Check if this claim is for a community debt		ration agreement or divorce that you did not		
	Is the claim subject to offset?	report as priority claims	ration agreement of divorce that you did not		
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts		
	Yes	Other Specify Credit Card	1	_	
4.32	Illinois Tollway	Last 4 digits of account number	15IL	\$87.00	
	Nonpriority Creditor's Name P.O. Box 5544 Chicago II 60690	When was the debt incurred?	Various	_	
	Chicago, IL 60680 Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply		
	Who incurred the debt? Check one.	-	,		
	Debtor 1 only	Contingent			
	☐ Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecured	I alaim.		
	☐ At least one of the debtors and another	Student loans	i Claiii.		
	☐ Check if this claim is for a community debt		ration agreement or divorce that you did not		
	Is the claim subject to offset?	report as priority claims	ration agreement of divorce that you did not		
	No	Debts to pension or profit-sharin	g plans, and other similar debts		
	Yes	■ Other. Specify Unpaid Tol	Is	-	
4.33	Keynote Consulting	Last 4 digits of account number	4453	\$101.00	
	Nonpriority Creditor's Name 220 West Campus Drive Suite 102	When was the debt incurred?	Opened 11/14	_	
	Arlington Heights, IL 60004 Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply		
	Who incurred the debt? Check one.	☐ Contingent			
	■ Debtor 1 only	☐ Unliquidated			
	Debtor 2 only	<u> </u>			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecured	I claim:		
	☐ At least one of the debtors and another	Student loans			
	☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not				
	Is the claim subject to offset?	report as priority claims			
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts		
	Yes	Other. Specify Collection	Attorney Plainfield Dental	_	

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Debtor 1 Sharlene C. Johnson Case number (if know) 4.34 **Merchants Credit** Last 4 digits of account number 0411 \$0.00 Nonpriority Creditor's Name 223 W Jackson Blvd Opened 8/28/14 Last Active When was the debt incurred? Ste 700 3/13/13 Chicago, IL 60606 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. □ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No **Collection Attorney Adventist Hinsdale** ☐ Yes Other. Specify Hospital 4.35 Midland Funding Last 4 digits of account number 3892 \$634.00 Nonpriority Creditor's Name Attn: Bankruptcy When was the debt incurred? **Opened 10/16** Po Box 939069 San Diego, CA 92193 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. □ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed ☐ Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts Factoring Company Account Synchrony ☐ Yes Other. Specify **Bank** 4.36 Municipal Collection Services, Inc. Last 4 digits of account number 2239 \$170.00 Nonpriority Creditor's Name PO Box 1022 When was the debt incurred? 2014 Wixom, MI 48393 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed ☐ Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts No

☐ Yes

■ Other. Specify Collection/City of Calumet City

Document Page 31 of 71 Debtor 1 Sharlene C. Johnson Case number (if know) 4.37 **Natiowide Recovery Service** Last 4 digits of account number 8876 \$420.00 Nonpriority Creditor's Name Po Box 8005 When was the debt incurred? **Opened 07/14** Cleveland, TN 37320 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No **Collection Attorney Novacare** Other. Specify ☐ Yes Rehabilitation 4.38 **Northwestern Medicine** Last 4 digits of account number 4295 \$193.79 Nonpriority Creditor's Name 28155 Network Place When was the debt incurred? 12/2014 Chicago, IL 60673 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Medical Other. Specify 4.39 **Northwestern Medicine** Last 4 digits of account number 3740 \$239.41 Nonpriority Creditor's Name 28155 Network Place When was the debt incurred? 12/2016 Chicago, IL 60673 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not

■ No
□ Yes

report as priority claims

Other. Specify

 $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts

Medical

Is the claim subject to offset?

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Debtor 1 Sharlene C. Johnson Case number (if know) 4.40 **Northwestern Medicine** Last 4 digits of account number 1097 \$635.50 Nonpriority Creditor's Name 28155 Network Place When was the debt incurred? 2017 Chicago, IL 60673 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Medical Other. Specify 4.41 **Northwestern Memorial Hospital** 2001 \$320.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? P.O. Box 73690 12/29/2014 Chicago, IL 60673 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. □ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Medical Other. Specify 4.42 **Paypal Credit** Last 4 digits of account number 3569 \$469.51 Nonpriority Creditor's Name P.O. Box 105658 When was the debt incurred? **Various** Atlanta, GA 30348 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims lacksquare Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Credit Account ☐ Yes

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■ No

☐ Yes

report as priority claims

■ Other. Specify Payday Loan

 $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts

Is the claim subject to offset?

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■ No

☐ Yes

Other. Specify

☐ Debts to pension or profit-sharing plans, and other similar debts

Physician

Collection Attorney Emergency Healthcare

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Debtor 1 Sharlene C. Johnson Case number (if know) 4.49 Synchrony Bank Last 4 digits of account number 7225 \$0.00 Nonpriority Creditor's Name Attn: Bankruptcy Opened 10/26/08 Last Active Po Box 965060 When was the debt incurred? 9/02/10 Orlando, FL 32896 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. □ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Charge Account ☐ Yes 4.50 Synchrony Bank/Care Credit Last 4 digits of account number \$0.00 5673 Nonpriority Creditor's Name Attn: Bankruptcy Opened 08/15 Last Active Po Box 956060 When was the debt incurred? 3/03/16 Orlando, FL 32896 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. □ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Charge Account 4.51 Synchrony Bank/Gap Last 4 digits of account number \$0.00 Nonpriority Creditor's Name Attn: Bankruptcy Opened 10/07 Last Active Po Box 956060 When was the debt incurred? 3/27/12 Orlando, FL 32896 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. □ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Charge Account ☐ Yes

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Debtor 1 Sharlene C. Johnson Case number (if know) 4.52 **T-MOBILE** Last 4 digits of account number 7506 \$692.30 Nonpriority Creditor's Name **BANKRUPTCY DEPARTMENT** When was the debt incurred? **Various** P.O. Box 53410 Bellevue, WA 98015 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Cellphone ☐ Yes 4.53 **TransUnion Consumer Solutions** Last 4 digits of account number \$0.00 Nonpriority Creditor's Name When was the debt incurred? P.O. Box 2000 Chester, PA 19022-2002 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims lacksquare Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes **Notice Only** Other. Specify 4.54 Us Dept Ed Last 4 digits of account number 5759 \$0.00 Nonpriority Creditor's Name Ecmc/Bankruptcy Opened 9/09/10 Last Active Po Box 16408 When was the debt incurred? 2/04/17 St Paul, MN 55116 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify Educational

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Document Page 37 of 71 Debtor 1 Sharlene C. Johnson Case number (if know) 4.55 Us Dept Of Ed/glelsi Last 4 digits of account number 8581 Unknown Nonpriority Creditor's Name Opened 09/10 Last Active Po Box 7860 When was the debt incurred? 4/25/11 Madison, WI 53707 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed ☐ Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ■ Student loans \square Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify Educational Us Dept Of Ed/Great Lakes Higher 8581 \$0.00 4.56 Last 4 digits of account number Educati Nonpriority Creditor's Name Attn: Bankruptcy Opened 9/09/10 Last Active 2401 International Lane When was the debt incurred? 4/25/11 Madison, WI 53704 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ☐ Other. Specify **Educational** 4.57 Van Ru Credit Corporation Last 4 digits of account number 9468 \$315.00 Nonpriority Creditor's Name 1350 E. Touhy Ave. When was the debt incurred? **Various** Des Plaines, IL 60018 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt

■ No

☐ Yes

report as priority claims

☐ Obligations arising out of a separation agreement or divorce that you did not

Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Collection/Northshore University

Is the claim subject to offset?

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Debtor	Sharlene C. Johnson		Case number (if know)	
	Willowbrook Police Department	Last 4 digits of account number	6973	\$100.00
	Nonpriority Creditor's Name P.O. Box 22091	When was the debt incurred?	08/14/2012	
	Tempe, AZ 85285-2091 Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	Debtor 1 only	☐ Unliquidated		
	Debtor 2 only	Disputed		
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecure	d claim:	
	At least one of the debtors and another	☐ Student loans		
		□ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	☐ Debts to pension or profit-sharing	ng plans, and other similar debts	
	☐ Yes	■ Other. Specify Red Light	Ticket	
Part 3:	List Others to Be Notified About a D	ebt That You Already Listed		
trying t	s page only if you have others to be notified a to collect from you for a debt you owe to som han one creditor for any of the debts that you bts in Parts 1 or 2, do not fill out or submit th	neone else, list the original creditor in Pa I listed in Parts 1 or 2, list the additional	arts 1 or 2, then list the collection agency her	e. Similarly, if you have
	d Address	On which entry in Part 1 or Part 2 did you	9	
	Scott Harris, P.C. est Jackson Boulevard		Part 1: Creditors with Priority Unsecured Clair	
Suite 5		•	Part 2: Creditors with Nonpriority Unsecured	Jiaims
Chicaç	jo, IL 60604	Last 4 digits of account number	9390	
	d Address	On which entry in Part 1 or Part 2 did you	_	
	d Credit Management orthside Drive		☐ Part 1: Creditors with Priority Unsecured Clai	
	ego, CA 92108	•	Part 2: Creditors with Nonpriority Unsecured	Claims
		Last 4 digits of account number	3892	
	d Address	On which entry in Part 1 or Part 2 did you	_	
TrueA	ccora d street		☐ Part 1: Creditors with Priority Unsecured Clai	
Suite 7		•	Part 2: Creditors with Nonpriority Unsecured	Claims
San Fr	ancisco, CA 94107	Last 4 digits of account number	8912	
Name an	d Address	On which entry in Part 1 or Part 2 did you	list the original creditor?	
TrueA	ccord		☐ Part 1: Creditors with Priority Unsecured Clair	ns
	d street	ı	Part 2: Creditors with Nonpriority Unsecured	Claims
Suite 7 San Fr	ancisco, CA 94107			
		Last 4 digits of account number	2482	
Part 4:	Add the Amounts for Each Type of U	Insecured Claim		
	ne amounts of certain types of unsecured cla ecured claim.	ims. This information is for statistical re	eporting purposes only. 28 U.S.C. §159. Add t	he amounts for each type
			Total Claim	
Total cla	6a. Domestic support obligation	is .	6a. \$ 0.00	-
from Pa	art 1 6b. Taxes and certain other deb		6b. \$ 9,049.72	_
		I injury while you were intoxicated	6c. \$ 0.00	-
	6d. Other. Add all other priority un	nsecured claims. Write that amount here.	6d. \$ 0.00	-
	6e. Total Priority. Add lines 6a th	rough 6d.	6e. \$ 9,049.72	-
			Total Claim	
			Total Olaili	

6f.

Student loans

0.00

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Debtor 1 Sharlene C. Johnson

Total claims from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$ 0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$ 0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$ 18,051.23
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$ 18,051.23

Official Form 106 E/F

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Document Page 40 of 71 Fill in this information to identify your case: Debtor 1 Sharlene C. Johnson Middle Name Last Name First Name Debtor 2 (Spouse if, filing) First Name Middle Name Last Name United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number (if known)

☐ Check if this is an amended filing

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - □ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease Name, Number, Street, City, State and ZIP Code	State what the contract or lease is for
2.1 Latasha Hansbrough	Month-to-Month

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Fill in this	information to identify your	case:			
Debtor 1	Sharlene C. John	son			
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filir	ng) First Name	Middle Name	Last Name		
United Stat	ites Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case numb (if known)	ber				☐ Check if this is an amended filing
	l Form 106H Iule H: Your Cod	ebtors			12/15
eople are	filing together, both are equa	ally responsible for supp boxes on the left. Attach	lying correct informa the Additional Page	tion. If more space is n	nte as possible. If two married eeded, copy the Additional Page, o of any Additional Pages, write
1. Do <u>y</u>	you have any codebtors? (If y	ou are filing a joint case, o	do not list either spouse	e as a codebtor.	
■ No □ Yes	8				
	hin the last 8 years, have you a, California, Idaho, Louisiana,				states and territories include
=	0 4 15 0				
	Go to line 3. S. Did your spouse, former spou	ise or legal equivalent live	with you at the time?		
in line Form	e 2 again as a codebtor only i	f that person is a guaran	tor or cosigner. Make	sure you have listed th	g with you. List the person showr ne creditor on Schedule D (Officia Schedule E/F, or Schedule G to
	Column 1: Your codebtor Name, Number, Street, City, State and Zll	P Code		Column 2: The cree Check all schedules	ditor to whom you owe the debt s that apply:
3.1				☐ Schedule D, line	1
	Name			☐ Schedule E/F, lii	
				☐ Schedule G, line	
	Number Street City	State	ZIP Code	_	
3.2				☐ Schedule D, line	
	Name			☐ Schedule E/F, lii	
				☐ Schedule G, line	

Street

State

Number

City

ZIP Code

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	in this information to identify your									
De	btor 1 Sharlene C	. Johnson								
1 -	btor 2									
Uni	ited States Bankruptcy Court for th	e: NORTHERN DISTRIC	CT OF ILLINOIS							
Ca	se number					Check	c if this is:			
(If ki	nown)		_			☐ Ar	n amended	d filing		
									g postpetition ollowing date:	
0	fficial Form 106l					MI	M / DD/ Y`	YYY		
S	chedule I: Your Inc	ome								12/15
atta	cuse. If you are separated and yo ch a separate sheet to this form. The separate sheet to this form. Describe Employment Fill in your employment	On the top of any addit				d case nu	imber (if I	known). <i>A</i>	Answer every	
	information.		Debtor 1				Debtor 2 or non-filing spouse			
	If you have more than one job, attach a separate page with	Employment status	Employed				☐ Emplo	,		
	information about additional employers.	, . ,	☐ Not employed				☐ Not en	nployed		
		Occupation	Freight Broker							
	Include part-time, seasonal, or self-employed work.	Employer's name	RR Donnelley							
	Occupation may include student or homemaker, if it applies.	Employer's address	1000 Windham Bolingbrook, IL		ay					
		How long employed t	here? 10 Yea	rs			_			
Pai	rt 2: Give Details About Mo	onthly Income								
	imate monthly income as of the ouse unless you are separated.	date you file this form. If	you have nothing to	report fo	r any	line, write	\$0 in the	space. In	clude your no	on-filing
	ou or your non-filing spouse have me space, attach a separate sheet to		ombine the information	on for all	emp	loyers for	that perso	on on the I	ines below. If	you need
						For Deb	tor 1		otor 2 or ng spouse	
2.	List monthly gross wages, sale deductions). If not paid monthly			2.	\$	4,	164.26	\$	N/A	
3.	Estimate and list monthly over	time pay.		3.	+\$		0.00	+\$	N/A	
4.	Calculate gross Income. Add I	ine 2 + line 3.		4.	\$	4,16	4.26	\$	N/A	

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Deb	otor 1	Sharlene C. Johnson		Cas	e number (if known)			
	Cor	y line 4 here	4.	Fo	or Debtor 1 4.164.26		Debtor 2 or filing spouse	
	•		٦.	Ψ_	4,104.20	Ψ		
5.	List 5a.	all payroll deductions: Tax, Medicare, and Social Security deductions	5a.	\$	1,056.18	\$	N/A	
	5b.	Mandatory contributions for retirement plans	5b.	\$	0.00	\$	N/A	
	5c.	Voluntary contributions for retirement plans	5c.	\$	0.00	\$	N/A	
	5d.	Required repayments of retirement fund loans	5d.	\$_	0.00	\$	N/A	
	5e.	Insurance	5e.	\$_	118.20	\$	N/A	
	5f.	Domestic support obligations	5f.	\$_	0.00	\$	N/A	
	5g.	Union dues	5g.	\$	0.00	\$	N/A	
	5h.	Other deductions. Specify: Life Insurance	_ 5h		5.92	. —	N/A	
		Hyatt Purchasing Power Program	_	\$ \$	20.70 150.42	\$	N/A N/A	
6.	۸۵۵	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	- 6.	\$ \$	1,351.42	\$	N/A	
7.			7.	Ψ - \$		φ \$	N/A	
		culate total monthly take-home pay. Subtract line 6 from line 4. all other income regularly received:	7.	Φ_	2,812.84	Φ	N/A	
8.	8a.	Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$	615.12	\$	N/A	
	8b.	Interest and dividends	8b.	\$	0.00	\$	N/A	
	8c. 8d. 8e. 8f.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. Unemployment compensation Social Security Other government assistance that you regularly receive	8c. 8d. 8e.	\$_ \$_ \$_	0.00 0.00 0.00	\$ \$	N/A N/A N/A	
		Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	; 8f.	\$	0.00	\$	N/A	
	8g.	Pension or retirement income	– 8g.	φ ₋	0.00	\$ 	N/A N/A	
	8h.	Other monthly income. Specify:	8h	Τ.	0.00	· ·	N/A	
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$_	615.12	\$	N/A	
10	Calc	culate monthly income. Add line 7 + line 9.	10. \$		3,427.96 + \$		N/A = \$ 3	,427.96
		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.			0,427.00			, 121100
11.	Inclu othe Do i	e all other regular contributions to the expenses that you list in Schedule adde contributions from an unmarried partner, members of your household, your or friends or relatives. not include any amounts already included in lines 2-10 or amounts that are not cify:	depe				chedule J. 11. +\$	0.00
12.		the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Certailes						,427.96 d
13.	Do :	you expect an increase or decrease within the year after you file this form No.	?				monthly i	ncome
		Yes. Explain:						

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Fill in	this informa	ation to identify y	our case:	<u> </u>		1		
Debtor		Sharlene C.				Cha	ck if this is:	
		Sharlene C.	3011113011	!			An amended filing	
Debtor (Spous	r 2 se, if filing)						A supplement shown 13 expenses as of	wing postpetition chapter the following date:
United	l States Bankr	uptcy Court for the	NORTH	HERN DISTRICT OF ILLIN	OIS		MM / DD / YYYY	
Case n	number wn)							
Offi	icial Fo	rm 106J						
		J: Your						12/1
inforn	mation. If m		eded, atta	. If two married people a ach another sheet to this n.				
Part 1		ribe Your House	hold					
_	Is this a joir ■ No. Go to							
		=.	in a separ	rate household?				
	□ N □ Y		st file Offic	ial Form 106J-2, <i>Expense</i>	s for Separate Hous	<i>ehold</i> of De	btor 2.	
2.	Do you hav	e dependents?	□ No					
	Do not list D and Debtor 2		■ Yes.	Fill out this information for each dependent	Dependent's relati Debtor 1 or Debtor		Dependent's age	Does dependent live with you?
	Do not state							□ No
C	dependents	names.			Son			■ Yes □ No
								□ Yes
								□ No
								☐ Yes ☐ No
								☐ No
		penses include		No				33
		f people other t d your depende		Yes				
Part 2	Estim	ate Your Ongoi	na Month	ly Expansas				
Estim exper	nate your ex	kpenses as of y	our bankr	uptcy filing date unless y				apter 13 case to report of the form and fill in the
the va		h assistance an		government assistance is cluded it on <i>Schedule I:</i>			Your exp	enses
(0		· · · · · ·				_		
		or home owners and any rent for th		nses for your residence. I or lot.	nclude first mortgag	je 4. S	\$	950.00
lí	If not includ	ded in line 4:						
4	4a. Real e	estate taxes				4a. S		0.00
	•	rty, homeowner's				4b. \$		0.00
		maintenance, re owner's associa		upkeep expenses dominium dues		4c. \$ 4d. \$:	0.00
				our residence, such as ho	me equity loans	4u. 5. 5		0.00

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	Sharlene C. Johnson	Case Hulli	ber (if known)	
. Util	ities:			
6a.		6a.	\$	135.00
6b.	,	6b.	·	33.00
6c.	Telephone, cell phone, Internet, satellite, and cable services	6c.		175.00
6d.	Other. Specify:	6d.	*	0.00
	od and housekeeping supplies	7.	\$	400.00
	Idcare and children's education costs	8.	\$	0.00
_	thing, laundry, and dry cleaning	9.		95.00
	sonal care products and services	10.		125.00
	dical and dental expenses	11.		40.00
	nsportation. Include gas, maintenance, bus or train fare.	11.	Ψ	40.00
	not include car payments.	12.	\$	400.00
	ertainment, clubs, recreation, newspapers, magazines, and books	13.	\$	0.00
	aritable contributions and religious donations	14.		100.00
	urance.	17.	Ψ	100.00
	not include insurance deducted from your pay or included in lines 4 or 20.			
	i. Life insurance	15a.	\$	0.00
	b. Health insurance	15b.		0.00
	: Vehicle insurance	15c.	·	105.00
	I. Other insurance. Specify:	15d.		0.00
	tes. Do not include taxes deducted from your pay or included in lines 4 or 20.		Ψ	0.00
	ecify:	16.	\$	0.00
	tallment or lease payments:		–	0.00
	a. Car payments for Vehicle 1	17a.	\$	0.00
	c. Car payments for Vehicle 2	17b.	•	0.00
		17c.	·	0.00
	i. Other. Specify: I. Other. Specify:	17d.	·	0.00
	ur payments of alimony, maintenance, and support that you did not report as		Ψ	0.00
	ducted from your pay on line 5, <i>Schedule I, Your Income</i> (Official Form 106I).		\$	0.00
	ner payments you make to support others who do not live with you.	•	\$	0.00
	ecify:	19.	·	
	ner real property expenses not included in lines 4 or 5 of this form or on Sch		our Income.	
	. Mortgages on other property	20a.		0.00
	o. Real estate taxes	20b.	\$	0.00
20c	:. Property, homeowner's, or renter's insurance	20c.	\$	0.00
	I. Maintenance, repair, and upkeep expenses	20d.	·	0.00
	e. Homeowner's association or condominium dues	20e.		0.00
	ner: Specify: Postage, Bank Fees, Etc.	21.	·	35.00
. 011	FUSIAGE, DAIIN FEES, ELG.		-Ψ	ან.00
	culate your monthly expenses			
22a	a. Add lines 4 through 21.		\$	2,593.00
22b	c. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$	·
220	Add line 22a and 22b. The result is your monthly expenses.		\$	2,593.00
				_,000.00
	culate your monthly net income.			
	Copy line 12 (your combined monthly income) from Schedule I.	23a.	•	3,427.96
23b	c. Copy your monthly expenses from line 22c above.	23b.	-\$	2,593.00
230	Subtract your monthly expenses from your monthly income.	00.	·	834.96
	The result is your <i>monthly net income</i> .	23c.	\$	034.90
4 5			C C	
	you expect an increase or decrease in your expenses within the year after y			o or dooroose because of a
For	example, do you expect to finish paying for your car loan within the year or do you expect your			e or decrease because of a
For	example, do you expect to finish paying for your car loan within the year or do you expect your diffication to the terms of your mortgage?			e or decrease because of a

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Fill in t	his inform	nation to identify your	case:				
Debtor	1	Sharlene C. John	son				
		First Name	Middle Name	La	st Name		
Debtor	_						
(Spouse i	t, filing)	First Name	Middle Name	Lá	st Name		
United	States Bar	nkruptcy Court for the:	NORTHERN DISTRIC	T OF ILLING	DIS		
						_	
(if known)							☐ Check if this is an
, ,							amended filing
							-
Offici	al Form	n 106Dec					
Dac	larati	ion About a	n Individua	I Dobt	or's Scha	عملييه	40/45
Dec	iaiati	on About a	III III aividua	ו טכטו	or a ocitie	uules	12/15
lf two m	arried ne	onle are filing togethe	r, both are equally resp	onsible for	supplying correct	information	
	iairica po	opic are ming togethe	i, both are equally resp	JOII 31516 101	supplying concor	orauori.	
							atement, concealing property, or
		or property by fraud it 3 U.S.C. §§ 152, 1341, 1		nkruptcy ca	se can result in fin	es up to \$250,	000, or imprisonment for up to 20
years, c	, DOUI. 10	0.0.0. 98 132, 1341, 1	519, and 557 1.				
	Sign	Below					
Di	d you pay	or agree to pay some	one who is NOT an att	orney to hel	p you fill out bankr	uptcy forms?	
	l No						
	Yes. N	ame of person				Attach Ba	nkruptcy Petition Preparer's Notice,
		· —				Declaration	on, and Signature (Official Form 119)
Un	der penali	ty of periury. I declare	that I have read the su	mmary and	schedules filed wit	th this declara	tion and
		true and correct.		,			
v	/- / Ob	O Jaharan		v			
Х		rlene C. Johnson		X	Signature of Debte	or 2	
		ne C. Johnson e of Debtor 1			Signature of Debt	UI	
	Signature	C C. DODIOI I					
	Date J	uly 17, 2017			Date		

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Fill	in this inform	nation to identify you	r case:			
Deb	otor 1	Sharlene C. Joh				
Deh	otor 2	First Name	Middle Name	Last Name		
	use if, filing)	First Name	Middle Name	Last Name		
Unit	ted States Ban	kruptcy Court for the:	NORTHERN DISTRICT (OF ILLINOIS		
Cas	se number					
(if kn	own)				-	Check if this is an mended filing
○ (C	407				
	ficial For		Affairs for Individ	luals Filing for B	ankruntov	414.6
						4/16
info	rmation. If me		attach a separate sheet to		equally responsible for sup y additional pages, write yo	
Par	Give D	etails About Your Ma	arital Status and Where You	Lived Before		
1.	What is your	current marital statu	ıs?			
	☐ Married■ Not marr	ried				
2.	During the la	ıst 3 years, have you	lived anywhere other than	where you live now?		
	■ Na		-	-		
	■ No □ Yes. List	all of the places you	lived in the last 3 years. Do n	ot include where you live nov	v.	
	Debtor 1 Pri	or Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ad	dress:	Dates Debtor 2 lived there
					nity property state or territor	
state	es and territorie	es include Arizona, Ca	ilifornia, Idaho, Louisiana, Ne	vada, New Mexico, Puerto R	ico, Texas, Washington and \	Visconsin.)
	■ No					
	☐ Yes. Mal	ke sure you fill out <i>Sci</i>	hedule H: Your Codebtors (O	fficial Form 106H).		
Par	t 2 Explain	n the Sources of You	r Income			
4.	Fill in the total	I amount of income yo	nployment or from operatir ou received from all jobs and have income that you receiv	all businesses, including part		ndar years?
	□ No					
	■ Yes. Fill	in the details.				
			Debtor 1		Debtor 2	
			Sources of income	Gross income	Sources of income	Gross income
			Check all that apply.	(before deductions and exclusions)	Check all that apply.	(before deductions and exclusions)
		of current year until I for bankruptcy:	■ Wages, commissions, bonuses, tips	\$24,861.90	☐ Wages, commissions, bonuses, tips	
			☐ Operating a business		☐ Operating a business	

Official Form 107

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Case number (if known) Debtor 1 Sharlene C. Johnson

	Debtor 1		Debtor 2	
	Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
For last calendar year: (January 1 to December 31, 2016)	■ Wages, commissions, bonuses, tips			ns,
	☐ Operating a business		☐ Operating a busine	SS
For the calendar year before that: (January 1 to December 31, 2015)	■ Wages, commissions, bonuses, tips	\$47,583.00	☐ Wages, commissio bonuses, tips	ns,
	☐ Operating a business		☐ Operating a busine	ss
 Did you receive any other incom Include income regardless of where unemployment, and other public begambling and lottery winnings. If you be a source and the gross income income	ther that income is taxable. Exa enefit payments; pensions; ren rou are filing a joint case and yo	amples of other income are a stal income; interest; dividend ou have income that you rece	alimony; child support; So ds; money collected from eived together, list it only	lawsuits; royalties; and
	Debtor 1		Debtor 2	
	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income (before deductions and exclusions)
Part 3: List Certain Payments You	u Made Before You Filed for I	Bankruptcy		
individual primarily for During the 90 days bef □ No. Go to line □ Yes List below paid that cont include	Debtor 2 has primarily consular personal, family, or househole fore you filed for bankruptcy, die	d you pay any creditor a total d a total of \$6,425* or more its for domestic support oblighis bankruptcy case.	I of \$6,425* or more? In one or more payments pations, such as child sup	s and the total amount you oport and alimony. Also, do
During the 90 days bef No. Go to line Yes List below include pa	or both have primarily consultore you filed for bankruptcy, did 7. each creditor to whom you pairyments for domestic support of y for this bankruptcy case.	d you pay any creditor a tota d a total of \$600 or more and	d the total amount you pa	

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Case number (if known) Debtor 1 Sharlene C. Johnson

7.	Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.							
	_ 140							
	Yes. List all payments to an insider.							
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for	this payment		
8.	Within 1 year before you filed for bankrupt insider? Include payments on debts guaranteed or cos		ments or transfer a	any property on a	ccount of a d	ebt that benefited an		
	■ No □ Yes. List all payments to an insider							
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for Include cred	this payment		
Pai	t 4: Identify Legal Actions, Repossession	ns and Foreclosures	para	Still Owe	molade orea	noi o name		
9.	Within 1 year before you filed for bankrupt List all such matters, including personal injury modifications, and contract disputes.	cy, were you a party in ar	•	•	•	•		
	■ No□ Yes. Fill in the details.							
	Case title Case number	Nature of the case	Court or agency		Status of th	e case		
10.	Within 1 year before you filed for bankrupt Check all that apply and fill in the details below No. Go to line 11.		erty repossessed, f	oreclosed, garnis	shed, attached	d, seized, or levied?		
	☐ Yes. Fill in the information below.							
	Creditor Name and Address	Describe the Property		Date		Value of the property		
		Explain what happened	d					
11.	Within 90 days before you filed for bankrup accounts or refuse to make a payment bec ■ No □ Yes. Fill in the details.		luding a bank or fi	nancial institutio	n, set off any	amounts from your		
	Creditor Name and Address	Describe the action the	creditor took		action was	Amount		
12.	 Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official? No Yes 							
Par	t 5: List Certain Gifts and Contributions							
13.	Within 2 years before you filed for bankrup ■ No □ Yes. Fill in the details for each gift.	otcy, did you give any gift	s with a total value	of more than \$60	00 per person	?		
	Gifts with a total value of more than \$600 per person	Describe the gifts		Dates the g	s you gave ifts	Value		
	Person to Whom You Gave the Gift and Address:							

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Debtor 1 Sharlene C. Johnson Case number (if known) 14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity? Yes. Fill in the details for each gift or contribution. Gifts or contributions to charities that total Describe what you contributed Dates you Value more than \$600 contributed Charity's Name Address (Number, Street, City, State and ZIP Code) Part 6: List Certain Losses Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? No Yes. Fill in the details. п Describe the property you lost and Describe any insurance coverage for the loss Date of your Value of property how the loss occurred loss lost Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property. Part 7: List Certain Payments or Transfers Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. □ No Yes. Fill in the details. Person Who Was Paid Description and value of any property Date payment Amount of **Address** transferred payment or transfer was Email or website address made Person Who Made the Payment, if Not You Frankfort Law Group **Attorney Fees Various** \$343.00 10075 West Lincoln Highway Frankfort, IL 60423 twt@jtlawllc.com 17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. No Yes. Fill in the details. Description and value of any property Person Who Was Paid Amount of Date payment **Address** transferred or transfer was payment made Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. Nο Yes. Fill in the details. **Person Who Received Transfer** Description and value of Describe any property or Date transfer was

Address

property transferred

Person's relationship to you

made

payments received or debts

paid in exchange

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Debtor 1 Sharlene C. Johnson

19.	bene	in 10 years before you filed for bankrup ficiary? (These are often called asset-pro No Yes. Fill in the details.		ny property to a	a self-settle	ed trust or similar device	e of which	you are a
	Nan	ne of trust	Description and v	alue of the pro	perty trans	sferred	Date Tra	ansfer was
Par	t 8:	List of Certain Financial Accounts, In	struments, Safe Deposi	t Boxes, and S	torage Uni	ts		
20.	sold, Inclu hous	in 1 year before you filed for bankrupto moved, or transferred? de checking, savings, money market, o es, pension funds, cooperatives, asso	or other financial accou	nts; certificate	s of depos	•	-	
		No Yes. Fill in the details.						
	Nan	ne of Financial Institution and ress (Number, Street, City, State and ZIP	Last 4 digits of account number	Type of acco instrument	unt or	Date account was closed, sold, moved, or transferred		ast balance closing or transfer
21.	•	ou now have, or did you have within 1, or other valuables?	year before you filed for	r bankruptcy, a	ıny safe de	posit box or other depo	sitory for s	ecurities,
		No Yes. Fill in the details.						
		ne of Financial Institution ress (Number, Street, City, State and ZIP Code)	Who else had acc Address (Number, Si State and ZIP Code)		Describe	the contents	Do yo	ou still it?
22.	Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?							
		No Yes. Fill in the details.						
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)		Who else has or had access to it? Address (Number, Street, City, State and ZIP Code)		Describe the contents		Do yo have	ou still it?
Par	t 9:	Identify Property You Hold or Control	for Someone Else					
23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in tri for someone.					d in trust			
		No Yes. Fill in the details.						
		ner's Name ress (Number, Street, City, State and ZIP Code)	Where is the prop (Number, Street, City, S Code)		Describe	the property		Value
		Give Details About Environmental Information						

- Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

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Debtor 1 Sharlene C. Johnson

24.	Has any governmental unit notified you that yo	u may be liable or potentially liable	e under or in violation of an environme	ental law?				
	■ No □ Yes. Fill in the details.							
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State an ZIP Code)	Environmental law, if you know it	Date of notice				
25.	Have you notified any governmental unit of any	y release of hazardous material?						
	■ No □ Yes. Fill in the details.							
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State an ZIP Code)	Environmental law, if you know it	Date of notice				
26.	Have you been a party in any judicial or admini	strative proceeding under any env	rironmental law? Include settlements a	and orders.				
	■ No □ Yes. Fill in the details.							
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case				
Par	t 11: Give Details About Your Business or Cor	nnections to Any Business						
27.	Within 4 years before you filed for bankruptcy,	did you own a business or have a	ny of the following connections to any	business?				
	☐ A sole proprietor or self-employed in a	trade, profession, or other activity	, either full-time or part-time					
	☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)							
	☐ A partner in a partnership							
	☐ An officer, director, or managing execu	tive of a corporation						
	☐ An owner of at least 5% of the voting or	r equity securities of a corporation	ı					
	No. None of the above applies. Go to Part	12.						
	☐ Yes. Check all that apply above and fill in	the details below for each busines	s.					
	Business Name De Address	escribe the nature of the business	Employer Identification number Do not include Social Security n	umber or ITIN.				
	(Number, Street, City, State and ZIP Code)	ame of accountant or bookkeeper	Dates business existed					
28.	Within 2 years before you filed for bankruptcy, institutions, creditors, or other parties.	did you give a financial statement		de all financial				
	■ No							
	☐ Yes. Fill in the details below.							
	Name Address (Number, Street, City, State and ZIP Code)	ate Issued						

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Part 12:	Sign	Below

I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection

	with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.						
/s/ Sh	narlene C. Johnson	1					
	ene C. Johnson ture of Debtor 1	Signature of Debtor 2					
Date	July 17, 2017	Date					
Did yo	u attach additional p	ages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?					
■ No							
☐ Yes							
Did yo	u pay or agree to pay	someone who is not an attorney to help you fill out bankruptcy forms?					
■ No							
□ Yes	Name of Person	Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)					

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft:

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html.

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtor and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.

- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce).
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor, in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.

□The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:

- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the Chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;

- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the Chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. *Discharge of the attorney*. The debtor may discharge the attorney at any time.

[Remaining page intentionally left blank.]

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$1,843.00.
- 2. In addition, the debtor will pay the filing fee required in the case and other expenses of \$310.00.
- 3. Before signing this agreement, the attorney has received, \$343.00

toward the flat fee, leaving a balance due of \$1,500.00; and \$0.00 for expenses,

leaving a balance due for the filing fee of \$0.00.

4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

the application and notified of the rig	tht to appear in court to object.	
Date:		
Signed:		
/s/ Sharlene C. Johnson	/s/ Thomas W. Toolis	
Sharlene C. Johnson	Thomas W. Toolis 6270743	
	Attorney for the Debtor(s)	
Debtor(s)		
Do not sign this agreement if the am	ounts are blank.	

Local Bankruptcy Form 23c

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B2030 (Form 2030) (12/15)

United States Bankruptcy Court Northern District of Illinois

In 1	re Sharlene C. Johnson		Case No.		
111 1	Gildrene G. Golffison	Debtor(s)	Chapter	13	
	DISCLOSURE OF COMP	ENSATION OF ATTO	RNEY FOR DI	EBTOR(S)	
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 20 compensation paid to me within one year before the f be rendered on behalf of the debtor(s) in contemplation	iling of the petition in bankruptcy.	or agreed to be paid	to me, for services rendered	or to
	For legal services, I have agreed to accept		\$	1,843.00	
	Prior to the filing of this statement I have received	ed	\$	343.00	
	Balance Due		\$	1,500.00	
2.	The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
3.	The source of compensation to be paid to me is:				
	☐ Debtor ☐ Other (specify): by H	Hyatt upon completion of con	firmation hearing	I	
4.	■ I have not agreed to share the above-disclosed co	mpensation with any other person	unless they are mem	bers and associates of my la	w firm.
	☐ I have agreed to share the above-disclosed compecopy of the agreement, together with a list of the				1. A
5.	In return for the above-disclosed fee, I have agreed to	render legal service for all aspect	ts of the bankruptcy	case, including:	
	 a. Analysis of the debtor's financial situation, and rest. b. Preparation and filing of any petition, schedules, sometimes. c. Representation of the debtor at the meeting of credits. d. [Other provisions as needed] Negotiations with secured creditors tomotions pursuant to 11 USC 522(f)(2) 	statement of affairs and plan which ditors and confirmation hearing, and to reduce to market value; exc	n may be required; and any adjourned hea emption planning	arings thereof;	
6.	By agreement with the debtor(s), the above-disclosed Representation of the debtors in any			rings thereon.	
		CERTIFICATION			
this	I certify that the foregoing is a complete statement of bankruptcy proceeding.	any agreement or arrangement for	payment to me for r	epresentation of the debtor(s) in
	July 17, 2017	/s/ Thomas W. To	oolis		
	Date	Thomas W. Tooli	s 6270743		
		Signature of Attorne Frankfort Law Gr			
		10075 West Lince	oln Highway		
		Frankfort, IL 6042 708-349-9333 Fa			
		twt@jtlawllc.com			
		Name of law firm			

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United States Bankruptcy Court Northern District of Illinois

In re	Sharlene C. Johnson		Case No.	
		Debtor(s)	Chapter	13
	VER	IFICATION OF CREDITOR MA	ATRIX	
		Number of C	Creditors:	55
	The above-named Debtor(s) he (our) knowledge.	ereby verifies that the list of credito	rs is true and	correct to the best of my
Date:	July 17, 2017	/s/ Sharlene C. Johnson Sharlene C. Johnson Signature of Debtor		

Abri Credit Union 1350 W Renwick Rd Romeoville, IL 60446

Alliant Credit Union Attn: Collection Dept Po Box 66945 Chicago, IL 60666

Ally Financial 200 Renaissance Ctr Detroit, MI 48243

Americash Loans PO Box 184 Des Plaines, IL 60016

AmeriCredit/GM Financial Po Box 183853 Arlington, TX 76096

Arnold Scott Harris Attorney At Law 111 W. Jackson Boulevard, Ste. 600 Chicago, IL 60604-4134

Arnold Scott Harris, P.C. 111 West Jackson Boulevard Suite 500 Chicago, IL 60604

Athletico LTD 709 Enterprise Dr. Oak Brook, IL 60523

BANK OF AMERICA PO Box 15284 Wilmington, DE 19850-5168

Capital One Attn: Bankruptcy Po Box 30253 Salt Lake City, UT 84130 Check Systems, Inc. Attn: Customer Relations 7805 Hudson Road, Ste 100 Woodbury, MN 55125

Citibank Centralized Bk/Citicorp Credit Srvs Po Box 790040 St Louis, MO 63179

Citibankna Citicorp Cr Srvs/Centralized Bankruptcy Po Box 790040 S Louis, MO 63129

City of Chicago Dept. of Finance 121 N. LaSalle 7th Floor Chicago, IL 60602

City of Chicago Dept. of Revenue 121 N. LaSalle Street Chicago, IL 60602

Comenity Bank/nwyrk&co 220 W Schrock Rd Westerville, OH 43081

Comenity Bank/Victoria Secret Attn: Bankruptcy Po Box 182125 Columbus, OH 43218

Easypay/dvra 2701 Loker Av West Carlsbad, CA 92008

Equifax Information Services, LLC P.O. Box 740256 Atlanta, GA 30374-0256

Experian P.O. Box 9701 Allen, TX 75013-9701

Fingerhut 6250 Ridgewood Rd St Cloud, MN 56303

Grant & Weber, Inc. 5586 S. Fort Apache Rd. Suite 110 Las Vegas, NV 89148

Great American Finance Attn: Bankruptcy 20 N Wacker Dr. Suite 2275 Chicago, IL 60606

Green Trust Cash P.O. Box 340 Hays, MT 59527

HARRIS & HARRIS, LTD. 111 W. Jackson Boulevard Suite 400 Chicago, IL 60604

Hsbc Bank Usa, Na Po Box 2013 Buffalo, NY 14240

Illinois Tollway P.O. Box 5544 Chicago, IL 60680

INTERNAL REVENUE SERVICE PO Box 7346 Philadelphia, PA 19101-7346

Keynote Consulting 220 West Campus Drive Suite 102 Arlington Heights, IL 60004

Latasha Hansbrough

Merchants Credit 223 W Jackson Blvd Ste 700 Chicago, IL 60606

Midland Credit Management 2365 Northside Drive San Diego, CA 92108

Midland Funding Attn: Bankruptcy Po Box 939069 San Diego, CA 92193

Municipal Collection Services, Inc. PO Box 1022 Wixom, MI 48393

Natiowide Recovery Service Po Box 8005 Cleveland, TN 37320

Northwestern Medicine 28155 Network Place Chicago, IL 60673

Northwestern Memorial Hospital P.O. Box 73690 Chicago, IL 60673

Paypal Credit P.O. Box 105658 Atlanta, GA 30348

Peoples Gas Attn: Bankruptcy 200 E Randolph Chicago, IL 60601

Prairietr Cu 2350 W Mcdonough St Joliet, IL 60436 RadiantCash P.O. Box 1183 Lac Du Flambeau, WI 54538

Rogers & Holland Jewelers Attn: Bankruptcy Po Box 879 Matteson, IL 60443

Solid Oak Funding, LLC PO Box 555 Hays, MT 59527

State Collection Service Po Box 6250 Madison, WI 53716

Synchrony Bank Attn: Bankruptcy Po Box 965060 Orlando, FL 32896

Synchrony Bank/Care Credit Attn: Bankruptcy Po Box 956060 Orlando, FL 32896

Synchrony Bank/Gap Attn: Bankruptcy Po Box 956060 Orlando, FL 32896

T-MOBILE BANKRUPTCY DEPARTMENT P.O. Box 53410 Bellevue, WA 98015

TransUnion Consumer Solutions P.O. Box 2000 Chester, PA 19022-2002

TrueAccord 303 2nd street Suite 750 San Francisco, CA 94107 Us Dept Ed Ecmc/Bankruptcy Po Box 16408 St Paul, MN 55116

Us Dept Of Ed/glelsi Po Box 7860 Madison, WI 53707

Us Dept Of Ed/Great Lakes Higher Educati Attn: Bankruptcy 2401 International Lane Madison, WI 53704

Van Ru Credit Corporation 1350 E. Touhy Ave. Des Plaines, IL 60018

Willowbrook Police Department P.O. Box 22091 Tempe, AZ 85285-2091